

Health Care for Direct Care Workers Application 1 Report

In June 2008 the Department of Public Health and Human Services sent the Health Care for Health Care Worker Application 1 to every enrolled Medicaid personal assistance and private duty nursing provider. The application provided information on the Department's funding initiative to provide health insurance for direct care workers and detailed the requirements to receive the funding. The application was due July 25, 2008.

Personal Assistance Providers

Twenty eight Medicaid personal assistance service (PAS) providers received applications to participate in the health insurance for health care worker funding. Of the 28 PAS providers, 20 (71%) plan to apply to receive health insurance funding. The 20 PAS providers that plan to participate provide approximately 97% of the total Medicaid personal assistance service in Montana. They include statewide providers, regional providers, and local area agencies on aging and hospitals.

Of the 20 agencies that plan to apply for health insurance funding six (30%) currently offer health insurance to direct care workers. The cost of the worker insurance premium ranges from a \$0.00-\$218.00. The cost of the employer insurance monthly premium ranges from \$56-\$840. Some of the insurance plans meet most of the Department's benchmark standards, however many agencies must offer a separate plan in order to meet the criteria to receive the Department's health insurance funding. Currently, none of the agencies offer a health insurance plan to a majority of their direct care workers that meets the Department's benchmark standards.

Of the eight PAS agencies that opted out of health insurance funding, only one agency, Big Sky Home Care, provides greater than 1% of the share of Medicaid personal assistance services in Montana. The reasons agencies opted out of the funding included: "insurance premiums were too high", "funding was insufficient to cover the cost to the agency", "portion of Medicaid was too small to provide insurance", "consultation with lawyers and tribal council", "employees who qualify are qualified under other plans", "potential impact on the cost of private pay", and "the benchmarks were too restrictive".

PDN

A total of 20 Medicaid private duty nursing (PDN) providers received applications to participate in the health insurance for health care worker funding. Nine of the 20 PDN providers also provide Medicaid PAS and 11 provide strictly PDN services. Of the nine joint PDN and PAS providers seven (78%) plan to apply to receive health insurance funding. All of the 11 PDN-only providers selected to opt out of the funding. A total of thirteen of the 20 (65%) PDN providers opted out of the health insurance funding. However, the seven joint PDN/PAS agencies that plan to submit a plan to apply for health insurance funding provide approximately 71% of the total PDN services in Montana.

The reasons PDN providers opted out of the health insurance funding included: “school nurses are insured by the school district”, “they are providers for other students and as state employees receive health care benefits”, “presently employees in that area are part-time and do not insure with us”, and “employer has chosen to forego coverage”.